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Testimony of Susan Molina
PICO Colorado
Before the House Energy and Commerce Committee
Hearing: "Covering the Uninsured through the Eyes of a Child"
February 14, 2007

Good afternoon. My name is Susan Molina and I am a working mother whose two children understand exactly how important reliable health coverage is.

I am also committed to improving my community and serve as the Board Chair for Metro Organization for People in Denver, Colorado. MOP is a grassroots, faith-driven organization that works to empower people around real issues that affect our families and communities. MOP is part of the PICO National Network, which spans 1,000 religious congregations in 150 cities in 17 states.

I am here as a mother to speak on behalf of my two children Bernadette (age 14) and Joseph (age 10). I am also speaking for the tens of thousands of parents in the PICO network who lack coverage for their children.

Almost all uninsured children (83%) live in families where at least one parent works. I am a single mom who works. I am uninsured. In September my children lost their SCHIP coverage because my new job paid slightly more than 200 percent of poverty and that made my children ineligible.

It is an honor to be here and not something I would have ever expected. I was married at the age of 17 and I had two children. My husband was a very abusive man who walked out on us when my oldest was five. I worked very hard so that I would not become a burden to my parents. Sometimes I worked two jobs.

When I became involved with the MOP organization, my life began to change. I began to see that it's OK to realize where you are and what you've been through as long as you want to change where you're going. MOP and PICO helped me to earn my GED and I even took an accounting class at the university. Now I help mentor others who are in similar situations I was in.

I say all that to say this: as a single mother who has worked to be where I am now it's hard to know that my kids don't have health care. Somehow we are punished for bettering our lives.

When my daughter was 4 she needed a lot of dental work. I was working two part-time jobs that paid \$8-9 an hour and none of us had health coverage. I remember going to the welfare department and asking to enroll in Medicaid. I told them I did not need welfare or food stamps or anything else, just help with the dental work that my daughter needed. After I did the paper work the caseworker told me I didn't qualify unless I quit one of my jobs or had another baby.

When SCHIP became available, I was able to enroll my children in the Colorado Child Health Plus Plan and get my children health coverage. And like most kids, they needed it. While they were on SCHIP both my children sprained their ankles, my son broke his arm and my daughter had a bad burn. Both received good care that kept them from any permanent harm and allowed them to go back to school and allowed me to go back to work.

I was not worried about how much these accidents were going to put us in debt. I just knew they were going to get the care they needed.

All that changed when we lost our coverage in September, because my new job paid slightly above the 200 percent cut off to qualify for SCHIP in Colorado.

We talk about 9 million uninsured children. Behind these numbers are real children who go to school, have accidents and get sick. And real parents like me, who work hard to meet their families' needs.

When insurance prices are outrageously high, as a parent I have to decide whether to put food on the table or buy health insurance. I cannot afford to pay the hundreds of dollars each month that it would cost me to buy health insurance for my children.

I worry that when my children, God forbid, have an accident or get sick I will not have the means to pay for the medical attention they need.

I too am in danger of having a very serious eye disease. Four years ago when I was being tested for Glaucoma I was told that I had to be tested every year to track the condition. I have not been tested for the last 3 years, since I lost my health coverage. It scares me to think that I could eventually have serious problems as a result of not being treated.

Thank God that neither of my children has had a major injury since September. But they have been sick, and not having insurance changes the care you can give them.

Both of my kids were home sick last week for a number of days. The first night I felt very sad that I couldn't just take my son to the doctor because we don't have health insurance anymore. He was running a fever, and as I drove to the store to buy him some medicine, I began to cry. I felt like a failure. My

kids needed something I couldn't provide. As a parent you work to make sure they have what they need. I went into the store and picked up the generic brand of chest rub and some Motrin for the fever. As I got back into the car I felt the need to tell someone that of course I would take my children to the doctor if I felt it was an emergency I wouldn't care if I had to pay hundreds of dollars later.

I called my friend and told her. She just heard me cry for a while, and she said that it was important that I tell this in my story so that you would know that parents go through this helpless feeling everyday. She was right, and I hope you do.

Through MOP and PICO I've learned that my experience is not unusual. In MOP and throughout the PICO network we have surveyed thousands of people in our churches and schools around healthcare. We have heard many sad stories like mine. We have also learned that this is hard for people to talk about because it's so private.

My state, Colorado, has a long way to go in covering all children, but it cannot get there without help from Congress.

- In Colorado there are 176,000 uninsured children.
- Our state has one of the highest uninsured rates in the country: 29 percent of low-income children are uninsured.

But things are changing.

- For the first time in 2005 Colorado spent its full allocation of SCHIP funds.
- Now MOP and PICO Colorado are working with health care organizations to change state policy to enroll eligible children and expand coverage.
- I'm happy to say that legislation is about to be introduced to expand coverage.

But Colorado cannot move forward to help working families like mine without more federal funding for children's health.

That's why Metro Organizations for People in Denver, PICO Colorado and the PICO National Network, are working with child health organizations to see that Congress fully funds the SCHIP program.

PICO is advocating a Road Map to Covering all Children by 2012. This Road Map has five steps to cover all children:

(1) Fill the existing SCHIP shortfalls facing states, so that no one risks losing coverage

(2) Fund proven outreach programs and provide states with the financial incentives to cover all eligible but uninsured children

- (3) Provide financial support and incentives for states to expand eligibility
- (4) Allow states the option to cover legal immigrant children and pregnant women
- (5) Provide the approximately \$60 billion in SCHIP and Medicaid financing to support the cost of covering newly enrolled children

[Attached to my testimony is a letter from more than 200 prominent clergy supporting the PICO Road Map.]

This road map is realistic, responsible, and for millions of children in working American families like mine, it is the highest possible priority.

Working parents need to know that if our jobs don't offer affordable family coverage we have another option for our children.

PICO is working closely with many other state and national organization to win health coverage for all children. This week we joined 55 other national organizations in adopting a consensus plan for SCHIP reauthorization.

I want to thank my own representative, Congresswoman Diana DeGette for her leadership on children's health in Colorado and nationally.

On March 7 I will be back on Capitol Hill with 400 other parents and clergy for PICO's Faith and Families Summit on Children's Health.

We invite all members of the House Energy and Commerce Committee to join us for a Summit kick-off event from 8-9:00am and a 1:00pm Rally. As part of PICO thousands of parents like me are finding our voices.

Chairman Pallone, Congressman Deal, I know you are both parents – and many other members of this subcommittee are too.

I don't need to tell you about how hard we parents will fight for what our children need. And my faith tells me I have a responsibility to join with other parents to make sure that all children have the blessing of good health.

Thank you for the opportunity to tell you one parent's story, on behalf of millions of parents throughout our country.